

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re:  
GARY L. FLEMING, SR.                   § Case No. 19-20486-TPA  
Debtor,                                   §  
  § Chapter 7  
  § Document No.  
ROSEMARY CRAWFORD,  
Trustee,

NO RESPONDENTS.

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Rosemary Crawford, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

OFFICE OF COURT CLERK  
U.S. BANKRUPTCY COURT  
5414 U.S. STEEL TOWER  
600 GRANT STREET  
PITTSBURGH, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

A Zoom Video Conference Hearing will be held on August 18, 2022, at 11:00 a.m. before Judge Thomas P. Agresti via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, you may use the following: Meeting ID: 160 2130 3488. For questions regarding the connection, contact Judge Agresti's Staff Lawyer or Deputy-in Charge, at 814-464-9760. All attorneys and

Parties may only appear by Zoom and must comply with Judge Agresti's Updated Notice of Temporary Modification of Appearance Procedures, dated and effective November 22, 2021, and continued until further order, which can be found on the Court's website at <https://www.pawb.uscourts.gov/content/judge-thomas-p-agresti>. Under the current COVID-19 circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically arises members of the general public should immediately contact Chambers to make telephonic arrangements. Only ten minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date.

Only a limited time of ten (10) minutes is being provided on the calendar. No witnesses will be heard. If there is an issue of fact, an evidentiary hearing will be scheduled by the Court for a later date.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

07/12/2022

By: /s/Rosemary Crawford

Trustee, Bar No.: 56981

Rosemary Crawford  
P.O. Box 355  
Allison Park, PA 15101  
(724) 443-4757  
[crawfordmcdonald@aol.com](mailto:crawfordmcdonald@aol.com)



Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Rosemary Crawford	3,750.00	0.00	3,750.00
Trustee, Expenses - Rosemary Crawford	50.34	0.00	50.34
Attorney for Trustee, Fees - Rosemary C. Crawford	1,360.00	0.00	1,360.00
Attorney for Trustee, Expenses - Rosemary C. Crawford	63.55	0.00	63.55
Fees, United States Trustee	4,875.00	0.00	4,875.00

Total to be paid for chapter 7 administration expenses: \$ 10,098.89

Remaining balance: \$ 19,264.35

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Attorney for Trustee/DIP Fees - Christopher M. Frye, Esquire	7,316.00	0.00	7,316.00
Attorney for Trustee/D-I-P Expenses - Christopher M. Frye, Esquire	286.00	0.00	286.00

Total to be paid for prior chapter administrative expenses: \$ 7,602.00

Remaining balance: \$ 11,662.35

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$234,335.86 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10P	Pennsylvania Department of Revenue	11,156.71	0.00	555.24
14P-2	Internal Revenue Service	223,179.15	0.00	11,107.11

Total to be paid for priority claims: \$ 11,662.35

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 203,650.49 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	KeyBank N.A.	26,077.25	0.00	0.00
2	Discover Bank	24,673.34	0.00	0.00
4	KeyBank N.A. as S/B/M to First Niagara Bank N.A.	1,678.28	0.00	0.00
5	KeyBank N.A. as S/B/M to First Niagara Bank N.A.	18,131.65	0.00	0.00
6	American Express National Bank	74,586.81	0.00	0.00
7	American Express National Bank	17,534.68	0.00	0.00
11 -3	Edgeworth Club	1,621.00	0.00	0.00
12	American Express National Bank	7,007.35	0.00	0.00
13	American Express National Bank	4,401.38	0.00	0.00
15	PNC BANK, N.A.	4,941.12	0.00	0.00
21	Bank of America, N.A.	14,048.48	0.00	0.00
22	Synchrony Bank	5,288.70	0.00	0.00
23	Duquesne Light Company	46.97	0.00	0.00
24	JPMorgan Chase Bank, N.A.	3,613.48	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 8,178.51 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10U	Pennsylvania Department of Revenue	735.17	0.00	0.00
14U-2	Internal Revenue Service	7,443.34	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/Rosemary Crawford  
Trustee, Bar No.: 56981

Rosemary Crawford  
P.O. Box 355  
Allison Park, PA 15101  
(724) 443-4757  
crawfordmcdonald@aol.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Gary L. Fleming, Sr.  
Debtor

Case No. 19-20486-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:**

Recip ID	Recipient Name and Address
db	Gary L. Fleming, Sr., 819 Beaver Street, Sewickley, PA 15143-1738
cr	+ Bohdan W. Stone, 1537 SE Ballantrae Court, Port St. Lucie, FL 34952-6041
cr	+ Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
r	+ Carroll Ferguson, HowardHanna Real Estate Services, 401 Broad Street, Sewickley, PA 15143-1518
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ Farmers National Bank, Drawer D, Emlenton, PA 16373-0046
cr	+ Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016
cr	+ Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ School Borough of Glen Osborne, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15014135	Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14990138	+ Allegheny Health Netwoek, PO Box 645266, Pittsburgh, PA 15264-5250
14990140	American Express, Po Box 10396, Des Moines, IA 50306-0396
14990147	+ Bohdan Stone, 1537 SE Ballantrae Court, Port Saint Lucie, FL 34952-6041
15039932	+ Borough of Glen Osborne, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15014137	+ Borough of Glen Osborne, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15039916	+ Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15014141	+ Borough of Sewickley, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14990151	+ Chase Bank, Po Box 180255, Columbus, OH 43218-0255
14990153	+ Edgeworth Club, c/o Matthew Kurtas, General Manager, 511 East Dr., Sewickley, PA 15143-1199
14990154	Farmer's National Bank, 612 Main St., Emlenton, PA 16373
15014136	Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
14990156	+ Key Bank N.A., 4224 Ridge Lee Rd., Amhurst, NY 14226-1016
14990157	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
15000883	Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14995538	+ KeyBank N.A. as F/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14995536	+ KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14990161	+ Lerner Windmill, 21258 Windmill Parc Dr., Sterling, VA 20166-6694
15014139	+ Osborne Condo Assoc., c/o Samuel Maccaroni, 790 Holiday Drive, Pittsburgh, PA 15220-2750
15035214	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
15039917	+ Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15014140	Quaker Valley School District, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
15110236	+ Richard Scott, 804 West Sutter Road, Glenshaw, PA 15116-1559
14990167	+ Sewickely Cemetery, Po Box 183, Sewickley, PA 15143-0183

TOTAL: 33

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jul 13 2022 04:19:00	County of Allegheny, Goehring, Rutter, and

District/off: 0315-2

User: auto

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Total Noticed: 59

			Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
14990139	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:16	American Express, Po Box 360001, Fort Lauderdale, FL 33336-0001
14990141	+ Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:30	American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
15003386	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14990145	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 13 2022 04:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15047121	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 13 2022 04:19:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14990146	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 13 2022 04:19:00	Barclay's Bank, P.O. Box 8803, Wilmington, DE 19899-8803
14990148	Email/PDF: gecsedl@recoverycorp.com	Jul 13 2022 04:25:21	Care Credit, c/o Synchrony Bank, PO Box 9650061, Orlando, FL 32896-0061
15039935	+ Email/Text: ebnjts@grblaw.com	Jul 13 2022 04:19:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14990152	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Card, P.O. Box 15251, Wilmington, DE 19886
14990163	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 04:25:32	Macy's, Po Box 8058, Mason, OH 45040-8058
14995053	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15077411	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 13 2022 04:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14990155	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2022 04:19:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14990149	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 13 2022 04:25:27	Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060
15145039	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 04:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14994787	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 13 2022 04:19:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14990162	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 13 2022 04:19:00	Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
14990165	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 04:19:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14991014	+ Email/PDF: rmscedl@recoverycorp.com	Jul 13 2022 04:25:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15007622	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15070614	+ Email/PDF: gecsedl@recoverycorp.com	Jul 13 2022 04:25:21	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15003549	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 13 2022 04:19:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013



District/off: 0315-2

User: auto

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15477257	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:23	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15197633	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:31	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15228640	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 13 2022 04:19:00	United States Trustee, Liberty Center, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Toyota Lease Trust
14990164		Osborne Condo Assoc.
14990166		Richard Scott
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14990142	*+	American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
14990143	*+	American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
14990144	*+	American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
15011942	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15016685	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14990150	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060
14990158	*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14990159	*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14990160	*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14995539	*+	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14995537	*+	KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTAL: 4 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Brian M. Kile	on behalf of Creditor Key Bank N.A. bkile@grenenbirsic.com, mcpupec@grenenbirsic.com;lstanger@grenenbirsic.com

District/off: 0315-2

User: auto

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Christopher M. Frye

on behalf of Debtor Gary L. Fleming Sr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag  
er@steidl-steinberg.com;jseech@steidl-steinberg.com

Garry Alan Masterson

on behalf of Creditor Key Bank N.A. pitecf@weltman.com

Jeffrey R. Hunt

on behalf of Creditor Quaker Valley School District jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor School Borough of Glen Osborne jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Sewickley jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Lauren Michaels

on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov

Michael W. Sloat

on behalf of Creditor Farmers National Bank mike@lkslaw.us scott@lkslaw.us

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard J. Parks

on behalf of Creditor Bohdan W. Stone rjp@pietragallo.com ms@pietragallo.com;jk@pietragallo.com

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 17